

## WHOLESALE BANKING PRODUCTS

### Schedule of charges - CAOCS/CAODA (w.e.f. Sept 01, 2024)

Monthly Average Balance (MAB) OR Average Quarterly Balance (AQB)	N.A.
Charges for Non-Maintenance (in ₹)	N.A.

Cash Deposit - Home & Non-Home Branch (Combined) as per the existing Current Account Label	Normal Current Account (CANOR)	Business Advantage (CAADV)	Business Select (CASEL)	Business Classic (CABCA)	Business Privilege (CABPL)	Channel One (CACH1)	Club 50 (CAC50)	Any other Current Account variant
Free Limit per month (in ₹)*	2,00,000	3,00,000	@ 10 times MAB	12,00,000	60,00,000	1,20,00,000	2,00,00,000	10,00,000
Charges (Min 50 per txn, in ₹)	4/1,000	4/1,000	3.5/1,000	3/1,000	3/1,000	2/1,000	2/1,000	2/1,000

**Note:**

- For CASEL, the free limits would be 10 times the MAB of the current month. Maximum possible cash deposit limit would be 50 Lacs for CASEL and minimum of 5 lacs

**Complimentary Benefits and Services**

- DD/ PO Issuance
- Chequebook Issuance
- SMS alerts
- Standing instructions set-up
- Certificate of Balance

#### NEFT/RTGS/IMPS transactions

NEFT/RTGS/IMPS transactions (Inward)	Free
NEFT/RTGS transactions (Outward)	Free
IMPS fund transfer (in ₹)	Upto 1,000 - 2.50/- per txn 1,000 to 1 lakh - 5/- per txn 1 lakh to 5 lakh - 10/- per txn
<b>NEFT/RTGS/IMPS inwards transactions are free</b>	

#### Penal Charges - Returns

Cheque Returns (Inward) - Issued by Customer	1st two returns for the month - Rs 550/- 3rd return onwards for the month - Rs 750/-
Cheque Returns (Outward) - Deposited by Customer	1st return for the month - ₹50 2nd return onwards for the month - ₹100
Cheque Returns - Deposited by Customer for Outstation Collection	Up to 10K - Rs. 50/- plus GST, Above 10K - Rs. 100/- plus GST
ECS (Debit) Returns	1st return for the month - Rs 500/- 2nd return onwards for the month - Rs 550/-
Standing Instructions (Rejects/ Returns)	SI reject due to Credit Card/Loans/Auto Debit- ₹250 per reject SI reject due to RD/MF/SIP- NIL
Debit Mandate Registration (Mandate registration through eNach, eSign, Physical and Scan mode on Axis Bank accounts)	Rs. 75/- per instance

#### Demand Drafts

Demand Drafts (payable at Correspondent Bank locations under Desk Drawing arrangement)	₹1/1,000; Min. ₹25 per DD
Demand Drafts purchased from other Banks	Actual + ₹0.50/1,000; Min. ₹50 per DD
Demand Drafts drawn on Axis Bank branches - Cancellation, Reissuance or Revalidation	₹100/- per instance
Demand Drafts drawn on Correspondent Bank branches - Cancellation, Reissuance or Revalidation	₹100/- per instance + other bank's charges at actuals if any

**CHEQUE TRANSACTIONS (LOCAL CLEARING)**

Cheques deposited at Home branch or any other branch in the same city for local clearing	Free
Cheques deposited at any Axis Bank branch outside Home branch location for local clearing	If under Speed clearing, Upto ₹1 lakh: Free Above ₹1 lakh: ₹150/- per instrument If not under speed clearing Upto ₹10000/- : ₹50/- per instrument Above ₹10000/- to ₹100000/- : ₹100/- per instrument ₹100001/- and above: ₹150/- per instrument (Charges are all inclusive and only applicable GST on the same to be levied extra)
Cheques deposited at non-home branch for outstation collection through other Bank	Other Bank charges + Upto ₹10000/- : ₹25/- per instrument Above ₹10000/- upto ₹1 lakh: ₹50/- per instrument Above ₹1lakh: ₹75/- per instrument (Charges are all inclusive and only applicable GST on the same to be levied extra)
Postage (in addition to above collection charges)	NIL

**Collection of Cheques/Instruments - OUTWARD**

Cheques Deposited at any Axis Bank branch for outstation collection	Up to ₹50,000 - ₹50/instrument, ₹50,001 and upto ₹1,00,000: ₹100/instrument, Above ₹1 Lac - ₹150/instrument (Charges are all inclusive and only applicable GST to be levied extra)
In case of collection of cheque through other Bank	Other Bank Charges + Upto ₹10000/- : ₹25/- per instrument Above ₹10000/- to ₹100000/: ₹50/- per instrument ₹100001/- and above: ₹75/- per instrument (Charges are all inclusive and only applicable GST on the same to be levied extra)
Postage (in addition to above collection charges)	NIL

**Collection of Cheques/Instruments - INWARD**

Collection of cheques/ instruments received from our bank network	No Charge
Handling charges for return of cheques/instruments received on collection through our bank network	No Charge
Collection of cheques/ instruments received from other Bank	Upto ₹10000/- : ₹25/- per instrument Above ₹10000/- to ₹100000/: ₹50/- per instrument ₹100001/- and above: ₹75/- per instrument (Charges are all inclusive and only applicable GST on the same to be levied extra)
Handling charges for return of cheques received on collection from other bank.	50% of OSC commission; Minimum ₹50 /Cheque + Other bank charges if any
Postage (in addition to above collection charges)	NIL

**Collection of bills - OUTWARD\***

Collection of Bills-Sent for Collection to any branch of Axis Bank Ltd.	0.70% of the bill amount with minimum of ₹1000/- and maximum of ₹30000/-
Handling charges for return of bills sent for collection to any branch of Axis Bank Ltd.	0.40% of bill amount with minimum of ₹1000/- & maximum of ₹30000/-
Collection of Bills through other Bank - Sent for collection directly to the other Bank	Other Bank charges plus 0.50% of the bill amount with minimum of ₹1000/- and maximum of ₹30000/-
Handling charges for return of bills sent for collection directly to the other Bank	Other Bank Charges plus 0.40% of bill amount with minimum of ₹1000/- & maximum of ₹30000/-
Postage (in addition to above collection/ handling charges)	₹500/- per bill

Collection of bills - INWARD*	
Collection of bills received from any branch of Axis Bank Ltd.	No Charge
Handling charges for return of bills sent on collection through any branch of Axis Bank Ltd.	No Charge
Collection of bills received from other Bank	0.50% of the bill amount (minimum of ₹1000/- and maximum of ₹30000/-)
Handling charges for return of bills sent on collection through other Bank	0.25% of the bill amount (minimum of ₹1000/- and maximum of ₹30000/-)
Collection of bills received directly from the customer	0.70% of the bill amount (minimum of ₹1000/- and maximum of ₹30000/-)
Handling charges for return of bills directly received from the customer.	0.50% of the bill amount (minimum of ₹1000/- and maximum of ₹30000/-)
Discrepancy Charges	₹750/- per bill
Postage (in addition to above collection charges)	₹500/- per bill

Drawings against uncleared effects	
Sanctioned limit upto and inclusive of ₹50 Lakhs	₹1000/-
Above ₹50.00 lakhs but upto and inclusive of ₹200 lakhs	₹5000/-
Above ₹200 lakhs	₹10000/-

Miscellaneous Charges	
BNA Convenience charges (Applicable on cash deposit in Cash Deposit Machines (CDM) post office hours on working days and entire day on Bank Holidays & State Holidays)	₹50 per transaction exceeding ₹15,000 per month either single or multiple transaction
Stop Payment Charges	Per Instrument: ₹50, Per Series: ₹100
Signature Verification Certificate	₹50 per verification
Account Statement - Duplicate statement from branch	₹100 per statement
Account Closure Charges	Less than 14 days - NIL Older than 14 days - ₹500

#### Notes

- All the terms are subject to change without any prior notice
- All the service charges will attract GST as applicable
- Charges are applicable as per the transactions done during charge cycle period. The charge cycle period shall be first of every month to the last day of the same month (e.g. 1 April to 30 April)
- Cheque Transactions are subject to 48 hour notice and Bank's confirmations for transaction exceeding ₹1 Crore a day where the destination branch is a Non-RBI centre. (RBI centres are: Mumbai, Chennai, Kolkata, New Delhi, Ahmedabad, Hyderabad, Jaipur, Kanpur, Nagpur, Trivandrum, Bhubaneswar, Chandigarh, Bangalore, Guwahati, Bhopal & Patna)
- All cash transaction of ₹10 Lacs and above on a single day will require prior intimation and approval of the Branch at least one working day in advance
- Maximum Non-Home Branch Cash Deposit / withdrawal per day shall be ₹1 Lac. Maximum third party deposit / withdrawal up to 50,000 per day. Beyond this the cash transactions may be carried out at the discretion of branch head where the cash is being deposited / withdrawn
- The customer hereby agrees and acknowledges that Bank shall have the right to recover any charges as may be payable by the customer to the Bank, by debiting or making repeated attempts to recover the same, from any operative account held under same customer id, where funds are available.
- Physical statements will not be sent for the current account where there are no transactions consecutively for 6 months
- Timings for BNA convenience charges in Current Accounts, post branch hours on working days, to be considered as 5.00 PM to 9.30 AM Holidays to include all 2nd & 4th Saturdays, Sundays and National/State Holidays

\*Bill handling charges (inward and outward) mentioned above are standard charges applicable. If any changes are stipulated in the Sanction letter, these would supersede the charges mentioned above

I/We have chosen to open a Current Account with Axis Bank with the Minimum Montly/Half-yearly Average Balance requirement of ₹\_\_\_\_\_ and have understood the facilities and charges applicable to the said product.

Customer Signature

Signature of Branch Staff

Employee ID of Branch Staff

Charges effective from Sept 01, 2024

For cases processed through BYOD (Paperless Journey), wet signatures are not required on the SOC